

Amendments to the Claims:

This listing of claims will replace all prior versions, and listing, of claims in the application:

Listing of Claims:

1. (currently amended) A method for verification and processing of a remote transaction using cash as the payment instrument involving a payer's account at a financial institution, comprising:
 - opening a remote payment system account for the payer after verifying the payer's identity, payer's financial institution and the specific account at that institution;
 - authenticating the payer's identity when the payer logs into the remote payment system to conduct a remote transaction using cash as the payment instrument;
 - prompting the payer to enter the payee's name, identification information, and transaction amount into the database of the remote payment system;
 - assigning a transaction identification number which the payee will use to identify and request a cash payment;
 - prompting the payee to insert a machine-readable official identification card and enter the assigned transaction identification number into a remote payment system terminal;
 - verifying that embedded identification information read from the payee's said official identification card at the remote payment system terminal matches the payee information entered by the payer into the remote payment system database and associated with the transaction identification number entered by the payee, and that the specific amount of funds is available from the payer's account at the financial institution; and
 - if the verification of the payee's identity is successful and the specific amount of transaction funds are available, causing said remote payment terminal to issue a cash payment of that specific amount to the payee .

2. (currently amended) The method of claim 1 further comprising:
prompting the payer to submit a machine-readable official identification card prior to the
opening of said remote payment system account, and
opening said ~~the~~ remote payment system account only if embedded identification
information read from the payer's identification card matches the account holder
information of the financial account identified by the payer.
3. (original) The method of claim 2 further comprising:
prompting the payer to input an additional item of personal information not embedded in
the identification card but stored in the remote database of the financial
institution, and
verifying that the additional personal information input by the payer matches the
personal information stored in the remote database.
4. (original) The method of claim 3, wherein the personal information input by
the payer includes at least part of a social security number.
5. (original) The method of claim 3, wherein the personal information input by
the payer includes at least biometric information.
6. (original) The method of claim 5, wherein the biometric information input by
the payer includes at least a fingerprint.
7. (original) The method of claim 2 further comprising:
prompting the payer to input an additional item of personal information embedded in the
identification card but not stored in the remote database of the financial
institution, and
verifying that the additional personal information input by the payer matches the
personal information embedded in the identification card.
8. (original) The method of claim 7, wherein the additional personal information
input by the payer includes at least a personal identification number.
9. (original) The method of claim 7, wherein the additional personal information
input by the payer includes at least biometric information.
10. (original) The method of claim 9, wherein the biometric information input by
the payer includes at least a fingerprint.
11. (original) The method of claim 1 further comprising:

prompting the payer to log into the remote payment system with an official identification card, and
validating the login only if the embedded identification information read from the payer's identification card matches the account holder information in the remote payment system database.

12. (original) The method of claim 11 further comprising:
prompting the payer to input an additional item of personal information not embedded in the identification card but stored in the database of the remote payment system,
and

verifying that the additional personal information input by the payer matches the personal information stored in the remote payment system database.

13. (original) The method of claim 12, wherein the personal information input by the payer includes at least part of a social security number.

14. (original) The method of claim 12, wherein the personal information input by the payer includes at least biometric information.

15. (original) The method of claim 14, wherein the biometric information input by the payer includes at least a fingerprint.

16. (original) The method of claim 11 further comprising:
prompting the payer to input an additional item of personal information embedded in the identification card but not stored in the database of the remote payment system,
and

verifying that the additional personal information input by the payer matches the personal information embedded in the identification card.

17. (original) The method of claim 16, wherein the additional personal information input by the payer includes at least a personal identification number.

18. (original) The method of claim 16, wherein the additional personal information input by the payer includes at least biometric information.

19. (original) The method of claim 18 wherein the biometric information input by the payer includes at least a fingerprint.

20. (original) The method of claim 1 further comprising:

prompting the payee to input an additional item of personal information not embedded in the identification card but stored in the database of the remote payment system, and

verifying that the additional personal information input by the payee matches the personal information stored in the database.

21. (original) The method of claim 20, wherein the personal information input by the payee includes at least a password.

22. (original) The method of claim 1 further comprising:
prompting the payee to input an additional item of personal information embedded in the identification card but not stored in the database of the remote payment system, and

verifying that the additional personal information input by the payee matches the personal information embedded in the identification card.

23. (original) The method of claim 22, wherein the additional personal information input by the payee includes at least a personal identification number.

24. (original) The method of claim 22, wherein the additional personal information input by the payee includes at least biometric information.

25. (original) The method of claim 24, wherein the biometric information input by the payee includes at least a fingerprint.

26. (original) The method of claim 1 further comprising:
including an escrow agent into the transaction based on the agreement between payer and payee, and the payee cannot receive payment unless the escrow agent has approved the payment first.

27. (original) The method of claim 1, wherein the payer's financial account includes at least a bank account such as checking or savings account.

28. (original) The method of claim 1, wherein the payer's financial account includes at least a credit card account.

29. (original) The method of claim 1, wherein the payer's financial account includes at least a debit card account.

30. (original) The method of claim 1, wherein the remote payment system terminal is incorporated into a self-service machine.

31. (original) The method of claim 30, wherein the self-service machine includes at least an ATM terminal.
32. (original) The method of claim 30, wherein the self-service machine includes at least a check-cashing terminal.
33. (original) The method of claim 30, wherein the self-service machine includes at least a standalone kiosk where cash is available for withdrawal.
34. (original) The method of claim 1, wherein the remote payment terminal is installed in a location under the supervision and control of the remote payment system.
35. (original) The method of claim 1, wherein the remote payment system secures the payment funds from the specified payer account against the possible payer's fraud before issuing the transaction identification number.
36. (original) The method of claim 1 further comprising:
permitting the payer's financial institution to open an account in the remote payment system on behalf of the payer.
37. (original) The method of claim 36, wherein the payer's account in the remote payment system is linked to a specific payer's account of the financial institution opening said remote payment system account.
38. (original) The method of claim 1, wherein:
the remote payment system is established exclusively for one financial institution to provide services to the customers of the financial institution.
39. (original) The method of claim 1, wherein:
a wireless data transmission device is incorporated into the identification card; and
a wireless data receiver reads the machine-readable identification information of the identification card.
40. (original) The method of claim 2, wherein:
a wireless data transmission device is incorporated into the identification card; and
a wireless data receiver reads the machine-readable identification information of the identification card.
41. (original) The method of claim 11, wherein:
a wireless data transmission device is incorporated into the identification card; and

a wireless data receiver reads the machine-readable identification information of the
identification card.

42. (new) The method of claim 1, wherein the official identification card is a government issued identification card.

43. (new) The method of claim 42, wherein the government issued identification card includes at least is a driver's license.

44. (new) The method of claim 1, wherein the payee's official identification card is not linked to any account at any financial institution.

45. (new) The method of claim 1, wherein said payee does not have an account with said remote payment system.